ABSTRACT

Systems and methods are configured to manage data sets associated with a transaction device. For example, a method is provided for facilitating the management of distinct data sets on a transaction device that are provided by distinct data set owners, wherein the distinct data sets may include differing formats. The method includes the steps of: adding, by a read/write, a first data set to the financial transaction device, wherein the first data set is owned by a first owner; adding, by the read/write device, a second data set to the financial transaction device, wherein the second data set is owned by a second owner; and storing the first data set and the second data set on the financial transaction device in accordance with an owner defined format. The first and second data sets are associated with first and second owners, respectively, and are configured to be stored independent of each other The transaction device user may be permitted to select at least one of the multiple data sets for transaction completion using a secondary identifier indicia. Where the user selects multiple accounts for transaction completion, the user may be permitted to allocate portions of a transaction to the selected transaction accounts. The transaction request may be processed in accordance with the user's allocations.